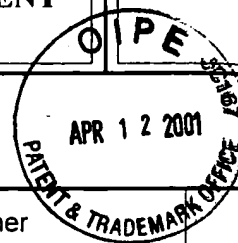


TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
14689.10

In Re Application Of: Wayne A. Provost & Brian E. Peterson



Serial No.
09/756,077

Filing Date
January 8, 2001

Examiner
Unknown

Group Art Unit
Unknown

Title: PAYMENT OF HEALTH CARE INSURANCE CLAIMS USING SHORT-TERM LOANS

Address to:
Assistant Commissioner for Patents
Washington, D.C. 20231

37 CFR 1.97(b)

1. ☒ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application; within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; or before the mailing date of a first Office Action on the merits, whichever event occurs last.

37 CFR 1.97(c)

2. ☐ The Information Disclosure Statement submitted herewith is being filed after three months of the filing of a national application, or the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; or after the mailing date of a first Office Action on the merits, whichever occurred last but before the mailing date of either:

1. a Final Action under 37 CFR 1.113, or
 2. a Notice of Allowance under 37 CFR 1.311,
- whichever occurs first.

Also submitted herewith is:

- ☐ a certification as specified in 37 CFR 1.97(e);

OR

- ☐ the fee set forth in 37 CFR 1.17(p) for submission of an Information Disclosure Statement under 37 CFR 1.97(c).

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
14689.10

In Re Application Of: Wayne A. Provost & Brian E. Peterson

MAIL DATE CANCELLED

APR 12 2001

Serial No.
09/756,077

Filing Date
January 8, 2001

Examiner
Unknown

Group Art Unit
Unknown

Title: PAYMENT OF HEALTH CARE INSURANCE CLAIMS USING SHORT-TERM LOANS

Payment of Fee

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

- ☐ A check in the amount of _____ is attached.
- ☒ The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No. 23-3178 as described below. A duplicate copy of this sheet is enclosed.
- ☐ Charge the amount of _____
- ☒ Credit any overpayment.
- ☒ Charge any additional fee required.

Certificate of Transmission by Facsimile*

I certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States Patent and Trademark Office (Fax. No. _____)

on _____
(Date)

Signature

Typed or Printed Name of Person Signing Certificate

Certificate of Mailing by First Class Mail

I certify that this document and fee is being deposited on _____ with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Signature of Person Mailing Correspondence

Typed or Printed Name of Person Mailing Correspondence

*This certificate may only be used if paying by deposit account.

R. Burns Israel
Signature

Dated: APRIL 12, 2001

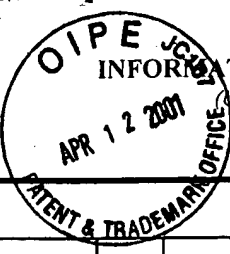
R. BURNS ISRAELSEN
ATTORNEY FOR APPLICANT
REGISTRATION NO. 42,685

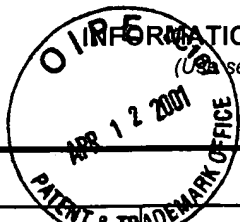


022913

PATENT TRADEMARK OFFICE

CC:

 <p style="margin: 0;">INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)</p>				Docket Number (Optional) 14689.10		Application Number 09/756,077		
				Applicant(s) Dr. Wayne A. Provost				
				Filing Date January 8, 2001		Group Art Unit		
U.S. PATENT DOCUMENTS								
*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	1	4,491,725	01/01/1985	Pritchard	235	375	09/29/1982	
	2	4,831,526	05/16/1989	Luchs, et al.	364	401	04/22/1986	
	3	4,858,121	08/15/1989	Barber, et al.	364	406	12/12/1986	
	4	5,225,976	07/06/1993	Tawil	364	401	03/12/1991	
	5	5,235,507	08/10/1993	Sackler, et al.	364	401	01/16/1990	
	6	5,253,164	10/12/1993	Holloway, et al.	364	406	01/29/1991	
	7	5,301,105	04/05/1994	Cummings, Jr.	364	401	04/08/1991	
	8	5,359,509	10/25/1994	Little, et al.	364	401	10/31/1991	
	9	5,519,607	05/21/1996	Tawil	364	401	07/06/1993	
	10	5,523,942	06/04/1996	Tyler, et al.	364	401	03/31/1994	
	11	5,644,778	07/01/1997	Burks, et al.	395	800	11/02/1993	
FOREIGN PATENT DOCUMENTS								
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)								
	12	LLANA, Jr. A. 'Conveying the Image', Feb 1992, v12, n8, p22 (4). Gale Group Computer DB [online] DG Review. Retrieved from: Dialog Accession No. 01513428						
	13	'Octel unveils strategic roadmap for health care marketplace focus is on efficiency-enhancing applications global messaging' Mar 1996, Gale Group, Retrieved from: Dialog Accession No. 01354156						
EXAMINER				DATE CONSIDERED				
<p>EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>								



ATTY DOCKET NO. 14689.10		SERIAL NO. 09/756,077
Wayne A. Provost, et al.		
FILING JANUARY 8, 2001		GROUP

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	14	5,704,044	12/30/1997	Tarter, et al.	395	204	07/31/1996
	15	5,903,873	05/11/1999	Peterson, et al.	705	4	05/31/1996
	16	5,911,132	06/08/1999	Sloane	705	3	10/14/1997
	17	5,915,241	06/22/1999	Giannini	705	2	09/12/1997
	18	5,930,759	07/27/1999	Moore, et al.	705	2	04/30/1996
	19	6,003,007	12/14/1999	DiRienzo	705	4	03/25/1997
	20	6,012,035	01/04/2000	Freeman, Jr. et al.	705	2	10/13/1997
	21	6,112,183	08/29/2000	Swanson, et al.	705	2	02/11/1997

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	22	Tanner, Lisa Claimsnet files to IPO to fund Internet service Dallas Business Journal, 05/08/98, Vol. 21 Issue 37, p10, 1/2p
	23	Hagland, Mark Healtheon: Zigging and zagging to adjust to health care realities Health Management Technology; Atlanta; July 1997 Vol. 18, Issue 18, p30

EXAMINER	DATE CONSIDERED
----------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.